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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Messmer et al.

Art Unit: 3628

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PATENT

Serial No.: 09/737,629

For:

Examiner: Richard C. Fults

JUL 9 2004

Filed: December 15, 2000

GROUP 3600

METHODS AND SYSTEMS

FOR FINDING VALUE AND

REDUCING RISK

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action dated April 7, 2004, Applicants respectfully request consideration and entry of the following amendment: